

Dental Coverage in the Exchange

Delta Dental of Michigan

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Intro to Delta Dental of Michigan

- Nonprofit
- Offices in Okemos and Farmington Hills
- 93 percent of Michigan dentists participate with Delta Dental
- Partnerships with government
 - Healthy Kids Dental (Medicaid)
 - MICHild (CHIP)
 - TRICARE—military retirees and family members
 - State of Michigan employees



Importance of Dental Care

- MDCH Michigan Oral Health Plan (2010):
 - “Tooth decay is a common chronic disease among the general population.”
 - “A silent epidemic of oral disease is affecting our most vulnerable citizens—children, the elderly, people with special needs, and adults who lack access to affordable dental care.”
 - Tooth decay, “can lead to severe pain, dental abscesses, loss of tooth structure, increased emergency room visits,...missed days at school and work.”



Importance of Dental Care

- MDCH Michigan Oral Health Plan (2010):
 - “Dental disease has been associated with such chronic diseases as diabetes, stroke and heart disease.”
 - “Recent reports correlate increased risk for poor birth and pregnancy outcomes such as preterm, low birth weight and gestational diabetes to dental disease.”



Impact of Dental Coverage

- MDCH Michigan Oral Health Plan (2010):
 - "Cost and lack of dental insurance were the two most frequently cited reasons for failure to obtain dental care."
 - "Half of all parents who reported an inability to obtain dental care for their child cited a lack of dental insurance as a main reason."
- Those with dental coverage are 2.5 times more likely to have a dental visit annually



Dental Coverage in Health Care Reform

- Children's dental coverage is a component of Essential Health Benefits (EHB) for individuals and small groups beginning in 2014
- Exact benefits undefined at this point, but scope of EHB must be equal to "typical employer plan"
- U.S. Dept. of Health and Human Services will likely issue proposed EHB rule before end of year



Dental and Exchanges

- Federal Health Care Reform Law:
 - State exchanges are required to allow stand-alone dental plans to offer dental benefits through the exchange
 - Recognizes that dental coverage is different from medical coverage and is often provided by a different type of carrier
 - Allows the dental insurance specialists to offer its products
 - Most dental plans in today's marketplace are stand-alone policies



Dental and Exchanges

- Federal Health Care Reform Law:
 - If stand-alone dental is offered on exchange, medical plans can offer medical coverage without offering dental coverage
 - May encourage more medical plans to participate in exchange (and thus more competition) by relieving them of requirement to offer children's dental coverage
 - Provides Michigan residents with ability to couple a dental plan that best meets their needs with a medical plan that best meets their needs



Dental and Exchanges

- Medical and dental plans should be offered and priced separately
 - If dental coverage is buried in medical coverage, the most important factors (cost, benefits, and access to providers) are impossible to compare
 - Consumers should be allowed to make apples-to-apples comparison of medical coverage options and dental coverage options
 - Promotes consumer choice, transparency, and competition for all products offered through exchange



Dental and Exchanges

- Medical and dental plans should be offered and priced separately (continued)
 - Vast majority of dental coverage policies are separate from medical coverage in today's marketplace
 - Examples: Medicaid, MIChild, State of Michigan employee, Federal employee



Dental and Exchanges

- Exchanges should also make adult dental coverage available
 - Many adults may wish to purchase it as an optional benefit available at their own expense
 - Would allow for the option of family coverage that is typical in the commercial marketplace today



Summary

- Dental care needs in Michigan are great, especially in certain populations
- Dental coverage is an important tool for improving access to dental care
- Children's dental coverage is a required component of PPACA's Essential Health Benefits
- Dental coverage should be offered and priced separately from medical coverage
- Optional adult dental coverage should also be offered on the exchange



Conclusion

- Delta Dental stands ready and willing to work with state government on exchange development
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